

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert L. Santini  
Debtor

Case No. 20-02953-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: Aug 05, 2021

User: AutoDocke  
Form ID: 309A

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Total Noticed: 28

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2021:**

Recip ID	Recipient Name and Address
db	+ Robert L. Santini, 411 Avenue H, Matamoras, PA 18336-1307
aty	+ Keri P Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh Pittsburgh, PA 15219-1908
aty	+ Mark E. Moulton, Moulton and Moulton PC, 693 State Route 739, Suite #1, Lords Valley, PA 18428-6083
aty	+ Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
tr	+ Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road, Clarks Summit, PA 18411-2505
cr	+ Anna Ayoub, 693 Route 739, # 1, Hawley, PA 18428-6083
5363749	+ Citibank, c/o RAS LaVrar, LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
5363750	+ Cllcn Bureau of the Hu, 155 North Plank Rd, Newburgh, NY 12550-1747
5363751	#+ Five Start Bank, 44 Liberty Street, Bath, NY 14810-1597
5363752	+ Gateway 1st Fka Gtwy Mtg., 6910 E. 14th Street, Tulsa, OK 74112-6618
5363753	Internal Revenue Service, Harrisburg, PA 17101
5363755	LVNV Funding, LLC, c/o Resurgent Capital Services, Greenville, SC 29602
5378207	+ M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5378870	+ VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jmartin@martin-law.net	Aug 05 2021 18:50:00	John J. Martin, Law Offices John J. Martin, 1022 Court Street, Honesdale, PA 18431
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Aug 05 2021 18:50:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: RECOVERYCORP.COM	Aug 05 2021 22:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5370303	Email/Text: FSBBankruptcy@fiiwarsaw.com	Aug 05 2021 18:50:00	Five Star Bank, 100 Chestnut Street 13th Floor, Rochester, NY 14604
5377892	+ Email/Text: bankruptcy@gatewayloan.com	Aug 05 2021 18:50:00	Gateway Mortgage Group, LLC, 244 South Gateway Place, Jenks, OH 74037-3460
5363754	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 05 2021 19:02:54	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
5364551	Email/PDF: resurgentbknotifications@resurgent.com	Aug 05 2021 19:02:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5378372	EDI: PRA.COM	Aug 05 2021 22:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5371727	EDI: PENNDEPTREV	Aug 05 2021 22:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5371727	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 05 2021 18:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA

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			17128-0946
5363756	+ EDI: PRA.COM	Aug 05 2021 22:58:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5363757	+ EDI: PRA.COM	Aug 05 2021 22:58:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5363948	+ EDI: RMSC.COM	Aug 05 2021 22:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5363760	+ EDI: CITICORP.COM	Aug 05 2021 22:58:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5363761	+ Email/Text: vci.bkcy@vwcredit.com	Aug 05 2021 18:50:00	VW Credit, Inc., 1401 Franklin Blvd., Libertyville, IL 60048-4460

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5371728	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5363758	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5363759	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
John J. Martin	on behalf of Debtor 1 Robert L. Santini jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
Keri P Ebeck	on behalf of Creditor VW Credit Inc. kebeck@bersteinlaw.com, jbluemle@bersteinlaw.com;politicsci2@gmail.com
Mark E. Moulton	on behalf of Creditor Anna Ayoub markmoulton@moultonslaw.com staff@moultonslaw.com
Rebecca Ann Solarz	on behalf of Creditor Gateway Mortgage Group a division of Gateway First Bank bkgroup@kmllawgroup.com
Robert P. Sheils, Jr (Trustee)	

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rsheils@sheilslaw.com PA41@ecfcbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com;sheils@remote7solutions.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1: <b>Robert L. Santini</b> First Name    Middle Name    Last Name	Social Security number or ITIN: xxx-xx-6916 EIN: _____
Debtor 2: (Spouse, if filing) First Name    Middle Name    Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court: Middle District of Pennsylvania Case number: <b>5:20-bk-02953-MJC</b>	Date case filed in chapter: 13 10/5/20 Date case converted to chapter: 7 8/5/21

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/01/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Robert L. Santini	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	411 Avenue H Matamoras, PA 18336	
<b>4. Debtor's attorney</b> Name and address	John J. Martin Law Offices John J. Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: <a href="mailto:jmartin@martin-law.net">jmartin@martin-law.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: <a href="mailto:rsheils@sheilslaw.com">rsheils@sheilslaw.com</a>

For more information, see page 2 &gt;

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 8/5/21
<b>7. Meeting of creditors</b>	<b>September 24, 2021 at 08:30 AM</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location:  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*Valid photo identification and proof of social security number are required*</b>
<b>8. Presumption of abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <b>You must file a motion:</b></li><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 11/23/21
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	